

**IN THE UNITED STATES BANKRUPTCY COURT FOR THE
NORTHERN DISTRICT OF OKLAHOMA**

In Re: Mari Megan Fry)	Case No.17-11971 DLR
)	
Debtor)	Chapter 7

**MOTION OF AMERICREDIT FINANCIAL SERVICES, INC. DBA GM FINANCIAL
FOR RELIEF FROM AUTOMATIC STAY
AND FOR RELIEF FROM RULE 4001 FOURTEEN-DAY STAY OF EXECUTION
AND NOTICE AND OPPORTUNITY FOR HEARING**

COMES NOW AmeriCredit Financial Services, Inc. dba GM Financial by and through its attorney, Heather Buchberger, of Michael L. Loyd & Associates, and moves this Court pursuant to §362(d) for relief from the automatic stay previously entered herein. In support of this Motion, and pursuant to Rule 4001, Fed.R.Bankr.Proc., the Creditor would show to the Court as follows, to-wit:

1. On or about 12/23/2015, the debtor herein executed a Retail Installment Agreement, which agreement was assigned to AmeriCredit Financial Services, Inc. dba GM Financial, wherein debtor agreed to pay the total amount of \$11,920.80. A copy of said Retail Installment Agreement is attached hereto as Exhibit "A." Simultaneously therewith, the debtor granted a security interest in a 2007 Jeep Patriot, VIN 1J8FT48W77D370066. A copy of the Lien Entry Form for the Motor Vehicle is attached hereto as Exhibit "B."

2. On 10/3/2017, the debtor herein filed a Voluntary Petition for relief under Chapter 7 of the United States Bankruptcy Code and as a part of said filing included the asset listed hereinabove as an asset of the estate.

MOTION FOR RELIEF FROM AUTOMATIC STAY

3. Pursuant to 11 U.S.C. § 362(d)(2) this property is not necessary for debtors' effective reorganization by virtue of the fact that this cause is filed under Chapter 7 liquidation, and there is no equity in this property since AmeriCredit Financial Services, Inc. dba GM Financial's claim (\$7,593.25) exceeds the fair market value (\$5,975.00).

4. Debtor has failed to verify full coverage insurance as required by the terms of the retail installment agreement. As a result Creditor is subject to irreparable harm in the event of insurable loss, theft, or damage. Pursuant to 11 U.S.C. § 362(d)(1), Creditor is entitled to relief of the stay due to the lack of adequate protection of its interest in the vehicle.

5. Debtor is in default under the terms of her contract with Movant since July, 2017, with arrears totaling \$1,209.72 which Movant alleges is cause pursuant to 11 U.S.C. §362(d)(1).

6. Payments under the contract with movant are past due, and the collateral is steadily depreciating in value. Furthermore, the vehicle may not be insured. Movant therefore requests the Court to find that the stay of enforcement created by Federal Rule of Bankruptcy Procedure 4001(a)(3) is not applicable.

AmeriCredit Financial Services, Inc. dba GM Financial therefore requests this Court enter its order terminating the stay with regard to the property described above pursuant to 11 U.S.C §362(d) (1) and (2) and Rule 4001 Fed.R. Bankr.Proc.; and for such other and further relief to which movant may be entitled.

NOTICE OF OPPORTUNITY FOR HEARING

Your rights may be affected. You should read this document carefully and consult your attorney about your rights and the effect of this document. If you do not want the Court to grant the requested relief, or you wish to have your views considered, you must file a written response or objection to the requested relief with the Clerk of the United States Bankruptcy Court for the Northern District of Oklahoma, 224 South Boulder, Tulsa, Oklahoma 74103 no later than fourteen (14) days from the date of filing of this request for relief. You should also mail a file-stamped copy of your response or objection to the undersigned movant/movant's attorney and to Steven W. Soule, 320 S. Boston Ave., Ste. 200, Tulsa, OK 74103, trustee, and file a certificate of service with the Court. If no response or objection is timely filed, the Court may grant the requested relief without a hearing or further notice. **The 14-day period includes the three (3) days allowed for mailing provided for in Rule 9006(f) Fed.R.Bankr.Proc.**

Dated: October 27, 2017

AMERICREDIT FINANCIAL SERVICES, INC.
DBA GM FINANCIAL

s/Heather Buchberger

Mike Loyd, #5553

Heather Buchberger #22509

MICHAEL L. LOYD & ASSOCIATES

3810 N. Peniel

Bethany, Oklahoma 73008

hbuchberger@mikeloyd.com

Phone: (405) 787-9950

Fax: (405) 789-0516

Attorney for AmeriCredit Financial Services, Inc.
dba GM Financial

CERTIFICATE OF SERVICE

The undersigned hereby certifies that electronic notice/service of the above and foregoing instrument was given by the Court to Michelle A. Matthews, attorney for Debtor; and to Steven W. Soule, Trustee, and the motion was mailed to Mari Megan Fry, 7600 S. Norwood Ave., Tulsa, OK 74136; on this the 27th day of October, 2017.

s/Heather Buchberger

Heather Buchberger

LAW 553-OK-eps-14 8/14**RETAIL INSTALLMENT SALE CONTRACT
SIMPLE FINANCE CHARGE**

Dealer Number _____ Contract Number _____

Buyer Name and Address (Including County and Zip Code) JEFF FRY 10171 STATE HIGHWAY 99 HOMINY OK 74035	Co-Buyer Name and Address (Including County and Zip Code) MARI FRY 10171 STATE HIGHWAY 99 HOMINY OK 74035	Seller-Creditor (Name and Address) ROBERTS AUTO CENTER 3301 S. MILL ST. PRYOR OK 74361
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You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements in this contract. You agree to pay the Seller - Creditor (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-in-Lending Disclosures below are part of this contract.

New/Used/Demo	Year	Make and Model	Odometer	Vehicle Identification Number	Primary Use For Which Purchased
USED	2007	JEEP PATRIO	58062	1J8FT48W77D370066	<input type="checkbox"/> Personal; family, or household unless otherwise indicated below <input type="checkbox"/> business <input type="checkbox"/> agricultural <input type="checkbox"/> N/A

FEDERAL TRUTH-IN-LENDING DISCLOSURES				
ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.	Total Sale Price The total cost of your purchase on credit, including your down payment of \$ 1000.00 is
12.45%	\$ 2616.80	\$ 9304.00	\$ 11920.80	\$ 12920.80
Your Payment Schedule Will Be:				
Number of Payments	Amount of Payments	When Payments Are Due		
48	248.35	Monthly Beginning 02/06/2016		
N/A	N/A	N/A		
Or As Follows: N/A				
Late Charge. If payment is not received in full within 10 days after it is due, you will pay a late charge of \$ 24.50 or 5 % of the part of the payment that is late, whichever is greater.				
Prepayment. If you pay off all your debt early, you will not have to pay a penalty.				
Security Interest. You are giving a security interest in the vehicle being purchased.				
Additional Information: See this contract for more information including information about nonpayment, default, any required repayment in full before the scheduled date and security interest.				

SERVICING AND COLLECTION CONTACTS
You agree that we may try to contact you in writing, by e-mail, or using prerecorded/artificial voice messages, text messages, and automatic telephone dialing systems, as the law allows. You also agree that we may try to contact you in these and other ways at any address or telephone number you provide us, even if the telephone number is a cell phone number or the contact results in a charge to you.

APPLICABLE LAW
Federal law and the law of the state of our address shown above apply to this contract.

Used Car Buyers Guide. The information you see on the window form for this vehicle is part of this contract. Information on the window form overrides any contrary provisions in the contract of sale.
Spanish Translation: Guía para compradores de vehículos usados. La información que ve en el formulario de la ventanilla para este vehículo forma parte del presente contrato. La información del formulario de la ventanilla deja sin efecto toda disposición en contrario contenida en el contrato de venta.

WARRANTIES SELLER DISCLAIMS
Unless the Seller makes a written warranty, or enters into a service contract within 90 days from the date of this contract, the Seller makes no warranties, express or implied, on the vehicle, and there will be no implied warranties of merchantability or of fitness for a particular purpose.
This provision does not affect any warranties covering the vehicle that the vehicle manufacturer may provide.

NO COOLING OFF PERIOD

State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract, you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply because you change your mind. This notice does not apply to home solicitation sales.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

The preceding NOTICE applies only to goods or services obtained primarily for personal, family, or household use. In all other cases, Buyer will not assert against any subsequent holder or assignee of this contract any claims or defenses the Buyer (debtor) may have against the Seller, or against the manufacturer of the vehicle or equipment obtained under this contract.

HOW THIS CONTRACT CAN BE CHANGED. This contract contains the entire agreement between you and us relating to this contract. Any change to this contract must be in writing and we must sign it. No oral changes are binding. Buyer Signs *[Signature]* Co-Buyer Signs *[Signature]*
If any part of this contract is not valid, all other parts stay valid. We may delay or refrain from enforcing any of our rights under this contract without losing them. For example, we may extend the time for making some payments without extending the time for making others. See the rest of this contract for other important agreements.

Buyer Initials X *FF* Co-Buyer Initials X *MF*12/23/2015, 03:17 PM
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Exhibit "A"

OTHER IMPORTANT AGREEMENTS**1. FINANCE CHARGE AND PAYMENTS**

- a. **How we will figure Finance Charge.** We will figure the Finance Charge on a daily basis at the Annual Percentage Rate on the unpaid part of the Amount Financed.
- b. **How we will apply payments.** We may apply each payment to the earned and unpaid part of the Finance Charge, to the unpaid part of the Amount Financed and to other amounts you owe under this contract in any order we choose.
- c. **How late payments or early payments change what you must pay.** We based the Finance Charge, Total of Payments, and Total Sale Price shown on page 1 of this contract, on the assumption that you will make every payment on the day it is due. Your Finance Charge, Total of Payments, and Total Sale Price will be more if you pay late and less if you pay early. Changes may take the form of a larger or smaller final payment or, at our option, more or fewer payments of the same amount as your scheduled payment with a smaller final payment. We will send you a notice telling you about these changes before the final scheduled payment is due.
- d. **You may prepay.** You may prepay all or part of the unpaid part of the Amount Financed at any time without penalty. If you do so, you must pay the earned and unpaid part of the Finance Charge and all other amounts due up to the date of your payment.
- e. **Your right to refinance a balloon payment.** A balloon payment is a scheduled payment that is more than twice as large as the average of your earlier scheduled payments. If you are buying the vehicle primarily for personal, family or household use, you have the right to refinance the balloon payment when due without penalty. The terms of the refinancing will be no less favorable to you than the terms of this contract. This provision does not apply if we adjusted your payment schedule to your seasonal or irregular income.

2. YOUR OTHER PROMISES TO US

- a. **If the vehicle is damaged, destroyed, or missing.** You agree to pay us all you owe under this contract even if the vehicle is damaged, destroyed, or missing.
- b. **Using the vehicle.** You agree not to remove the vehicle from the U.S. or Canada, or to sell, rent, lease, or transfer any interest in the vehicle or this contract without our written permission. You agree not to expose the vehicle to misuse, seizure, confiscation, or involuntary transfer. If we pay any repair bills, storage bills, taxes, fines, or charges on the vehicle, you agree to repay the amount when we ask for it.
- c. **Security interest.**
You give us a security interest in:
 - The vehicle and all parts or goods put on it;
 - All money or goods received (proceeds) for the vehicle;
 - All insurance, maintenance, service, or other contracts we finance for you; and
 - All proceeds from insurance, maintenance, service, or other contracts we finance for you. This includes any refunds of premiums or charges from the contracts.

This secures payment of all you owe on this contract. It also secures your other agreements in this contract. You will make sure the title shows our security interest (lien) in the vehicle. You will not allow any other security interest to be placed on the title without our written permission.
- d. **Insurance you must have on the vehicle.** You agree to have physical damage insurance covering loss of or damage to the vehicle for the term of this contract. The insurance must cover our interest in the vehicle. If you do not have this insurance, we may, if we choose, buy physical damage insurance. If we decide to buy physical damage insurance, we may either buy insurance that covers your interest and our interest in the vehicle, or buy insurance that covers only our interest. If we buy either type of insurance, we will tell you which type and the charge

you must pay. The charge will be the premium of the insurance and a finance charge computed at the Annual Percentage Rate shown on page 1 of this contract. If the vehicle is lost or damaged, you agree that we may use any insurance settlement to reduce what you owe or repair the vehicle.

- e. **What happens to returned insurance, maintenance, service, or other contract charges.** If we get a refund of insurance, maintenance, service, or other contract charges, you agree that we may subtract the refund from what you owe.

3. IF YOU PAY LATE OR BREAK YOUR OTHER PROMISES

- a. **You may owe late charges.** You will pay a late charge on each late payment as shown on page 1 of this contract. Acceptance of a late payment does not excuse your late payment or mean that you may keep making late payments.
If you pay late, we may also take the steps described below.
- b. **You may have to pay all you owe at once.** If you break your promises (default), we may demand that you pay all you owe on this contract at once. Default means:
 - You do not pay any payment on time;
 - You give false, incomplete, or misleading information on a credit application;
 - You start a proceeding in bankruptcy or one is started against you or your property; or
 - You break any agreements in this contract.

The amount you will owe will be the unpaid part of the Amount Financed plus the earned and unpaid part of the Finance Charge, any late charges, and any amounts due because you defaulted.
- c. **You may have to pay collection costs.** If we hire an attorney who is not our salaried employee to collect what you owe, you will pay the attorney's fee and court costs the law permits. The maximum attorney's fee you will pay will be 15% of the amount you owe, unless a court awards an additional amount.
- d. **We may take the vehicle from you.** If you default, we may take (repossess) the vehicle from you if we do so peacefully and if the law allows it. If your vehicle has an electronic tracking device, you agree that we may use the device to find the vehicle. If we take the vehicle, any accessories, equipment, and replacement parts will stay with the vehicle. If any personal items are in the vehicle, we may store them for you at your expense. If you do not ask for these items back, we may dispose of them as the law allows.
- e. **How you can get the vehicle back if we take it.** If we repossess the vehicle, you may pay to get it back (redeem). We will tell you how much to pay to redeem. Your right to redeem ends when we sell the vehicle.
- f. **We will sell the vehicle if you do not get it back.** If you do not redeem, we will sell the vehicle. We will send you a written notice of sale before selling the vehicle. We will apply the money from the sale, less allowed expenses, to the amount you owe. Allowed expenses are expenses we pay as a direct result of taking the vehicle, holding it, preparing it for sale, and selling it. Attorney fees and court costs; if the law permits, are also allowed expenses. If any money is left (surplus), we will pay it to you unless the law requires us to pay it to someone else. If money from the sale is not enough to pay the amount you owe, you must pay the rest to us unless the law provides otherwise. If you do not pay this amount when we ask, we may charge you interest at a rate not exceeding the highest lawful rate until you pay.
- g. **What we may do about optional insurance, maintenance, service, or other contracts.** This contract may contain charges for optional insurance, maintenance, service, or other contracts. If we demand that you pay all you owe at once or we repossess the vehicle, we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe or repair the vehicle. If the vehicle is a total loss because it is confiscated, damaged, or stolen, we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe.

Buyer Initials X J Co-Buyer Initials X J

12/23/2015, 03:17 PM
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ITEMIZATION OF AMOUNT FINANCED

1 Cash Price (including \$ N/A excise tax) \$ 9945.00 (1)

2 Total Downpayment =

Trade-In (Year) (Make) (Model) N/A

Gross Trade-In Allowance \$ N/A

Less Pay Off Made By Seller \$ N/A

Equals Net Trade In \$ N/A

+ Cash \$ 1000.00

+ Other N/A \$ N/A

(If total downpayment is negative, enter "0" and see 4i below) \$ 1000.00 (2)

3 Unpaid Balance of Cash Price (1 minus 2) \$ 8945.00 (3)

4 Other Charges Including Amounts Paid to Others on Your Behalf (Seller may keep part of these amounts):

A Cost of Optional Credit Insurance Paid to Insurance Company or Companies.

Life \$ N/A

Disability \$ N/A

B Vendor's Single Interest Insurance Paid to Insurance Company \$ N/A

C Other Optional Insurance Paid to Insurance Company or Companies \$ N/A

D Optional Gap Contract \$ N/A

E Official Fees Paid to Government Agencies

to N/A for N/A \$ N/A

to N/A for N/A \$ N/A

to N/A for N/A \$ N/A

F Government Taxes Not Included in Cash Price \$ N/A

G Government License and/or Registration Fees

LIEN FEE \$ 10.00

H Government Certificate of Title Fees \$ N/A

I Other Charges (Seller must identify who is paid and describe purpose.)

to N/A for Prior Credit or Lease Balance \$ 0.00

to N/A for N/A \$ N/A

to N/A for N/A \$ N/A

to ROBERTS AUTO-CENTE for DOCUMENTATION FEE \$ 349.00

to N/A for N/A \$ N/A

to N/A for N/A \$ N/A

to N/A for N/A \$ N/A

to N/A for N/A \$ N/A

to N/A for N/A \$ N/A

Total Other Charges and Amounts Paid to Others on Your Behalf \$ 359.00 (4)

5 Amount Financed (3 + 4) \$ 9304.00 (5)

OPTION: ☐ You pay no finance charge if the Amount Financed, Item 5, is paid in full on or before N/A Year N/A. SELLER'S INITIALS _____

☐ VENDOR'S SINGLE INTEREST INSURANCE (VSI insurance): If the preceding box is checked, the Creditor requires VSI insurance for the initial term of the contract to protect the Creditor for loss or damage to the vehicle (collision, fire, theft). VSI insurance is for the Creditor's sole protection. This insurance does not protect your interest in the vehicle. You may choose the insurance company through which the VSI insurance is obtained. If you elect to purchase VSI insurance through the Creditor, the cost of this insurance is \$ N/A and is also shown in Item 4B of the Itemization of Amount Financed. The coverage is for the initial term of the contract. Any insurer issuing VSI insurance waives its rights to subrogation against the buyer.

OPTIONAL GAP CONTRACT. A gap contract (debt cancellation contract) is not required to obtain credit and will not be provided unless you sign below and agree to pay the extra charge. If you choose to buy a gap contract, the charge is shown in Item 4D of the Itemization of Amount Financed. See your gap contract for details on the terms and conditions it provides. It is a part of this contract.

Term N/A Mos. N/A Name of Gap Contract _____

I want to buy a gap contract. _____

Buyer Signs X _____

Insurance. You may buy the physical damage insurance this contract requires from anyone you choose who is acceptable to us. You are not required to buy any other insurance to obtain credit unless the box indicating Vendor's Single Interest Insurance is required is checked below. If any insurance is checked below, policies or certificates from the named insurance companies will describe the terms and conditions.

Check the insurance you want and sign below:

Optional Credit Insurance

☐ Credit Life: ☐ Buyer ☐ Co-Buyer ☐ Both

☐ Credit Disability: ☐ Buyer ☐ Co-Buyer ☐ Both

Premium:

Credit Life \$ N/A

Credit Disability \$ N/A

Insurance Company Name

N/A

Home Office Address

N/A

Credit life insurance and credit disability insurance are not required to obtain credit. Your decision to buy or not buy credit life insurance and credit disability insurance will not be a factor in the credit approval process. They will not be provided unless you sign and agree to pay the extra cost. If you choose this insurance, the cost is shown in Item 4A of the Itemization of Amount Financed. Credit life insurance is based on your original payment schedule. This insurance may not pay all you owe on this contract if you make late payments. Credit disability insurance does not cover any increase in your payment or in the number of payments. Coverage for credit life insurance and credit disability insurance ends on the original due date for the last payment unless a different term for the insurance is shown below.

Other Optional Insurance

☐ N/A N/A

Type of Insurance Term

Premium \$ N/A

Insurance Company Name

N/A

Home Office Address

N/A

☐ N/A N/A

Type of Insurance Term

Premium \$ N/A

Insurance Company Name

N/A

Home Office Address

N/A

Other optional insurance is not required to obtain credit. Your decision to buy or not buy other optional insurance will not be a factor in the credit approval process. It will not be provided unless you sign and agree to pay the extra cost.

I want the insurance checked above.

X N/A _____ Date _____

X N/A _____ Date _____

Co-Buyer Signature _____ Date _____

THIS INSURANCE DOES NOT INCLUDE INSURANCE

ON YOUR LIABILITY FOR BODILY INJURY OR

PROPERTY DAMAGE. WITHOUT SUCH INSURANCE

YOU MAY NOT OPERATE THIS VEHICLE ON PUBLIC

HIGHWAYS.

Returned Check Charge: You agree to pay a charge

of \$ 25.00 If any check you give us is

dishonored.

The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge.

NOTICE TO RETAIL BUYER: Do not sign this contract in blank. You are entitled to a copy of the contract at the time you sign. Keep it to protect your legal rights.

You agree to the terms of this contract. You confirm that before you signed this contract, we gave it to you, and you were free to take it and review it. You confirm that you received a completely filled-in copy when you signed it.

Buyer Signs X [Signature] Date 12/23/15 Co-Buyer Signs X [Signature] Date 12/23/15

Co-Buyers and Other Owners — A co-buyer is a person who is responsible for paying the entire debt. An other owner is a person whose name is on the title to the vehicle but does not have to pay the debt. The other owner agrees to the security interest in the vehicle given to us in this contract.

Other owner signs here X _____ Address _____

Seller signs ROBERTS AUTO CENTER Date 12/23/15 By [Signature] Title Pres

Seller assigns its interest in this contract to GM Financial (Assignee) under the terms of Seller's agreement(s) with Assignee.

☐ Assigned with recourse ☒ Assigned without recourse ☐ Assigned with limited recourse

Seller ROBERTS AUTO CENTER By [Signature] Title Pres

By _____ Title _____

LAW FORM NO. 553-OK-eps-14 (REV. 9/14) U.S. PATENT NO. D100,782

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OKLAHOMA TAX COMMISSION

LIEN HOLDERS RELEASE FORMS

1815232144

VIN: 1J8FT48W77D370066

VEHYR: 2007 MAKE: JEEP

MODEL: PATRIOT BODY:

AGNT #: M4918

LIEN DATE: 01/07/2016

LIEN DEBTOR: FRY, JEFF AND MARI

FRY, JEFF AND MARI

10171 STATE HIGHWAY 99

HOMINY OK 74035-6674

LIEN HOLDER: GM FINANCIAL

GM FINANCIAL

PO BOX 182673

ARLINGTON TX 76096-2673

REF#: 1815232144

TO: OKLAHOMA TAX COMMISSION
MOTOR VEHICLE DIVISION
P.O. BOX 269061
OKLAHOMA CITY OK 73126

TO WHOM IT MAY CONCERN: WE HAVE RELEASED OUR SECURITY INTEREST IN THE MOTOR VEHICLE DESCRIBED ABOVE, EFFECTIVE ON THE DATE WHICH APPEARS BY MY SIGNATURE. PLEASE REVISE YOUR RECORDS TO REFLECT THIS RELEASE.
SIGNATURE OF REPRESENTATIVE OF SECURED PARTY

X _____

DATE _____

**LENDER: TO ENSURE PROPER PROCESSING OF YOUR COMPLETED LIEN RELEASE,
PLEASE NOTE THE FOLLOWING.**

DO NOT ALTER THIS DOCUMENT

NO STAPLES

NO TAPE

NO FOREIGN FIXTURES OR ATTACHMENTS

NO WRITING OR MARKING
(OTHER THAN SIGNATURE AND DATE FOR RELEASE)

DO NOT ALTER THE SIZE OF THIS DOCUMENT

Exhibit "B"

10/25/2017



NADA Used Cars/Trucks

Vehicle Information

Vehicle: 2007 Jeep Patriot Utility 4D Limited 2.4L I4
Region: Southwestern
Period: October 25, 2017
VIN: 1J8FT48W77D370066
Mileage: 132,500
Base MSRP: \$19,425
Typically Equipped MSRP: N/A

NADA Used Cars/Trucks Values

Auction*	Base	Mileage Adj.	Option Adj.	Adjusted Value
Low	N/A	N/A	N/A	N/A
Average	N/A	N/A	N/A	N/A
High	N/A	N/A	N/A	N/A
Trade-In				
Rough	\$2,375	N/A	N/A	\$2,375
Average	\$3,200	N/A	N/A	\$3,200
Clean	\$3,875	N/A	N/A	\$3,875
Clean Loan	\$3,500	N/A	N/A	\$3,500
Clean Retail	\$5,975	N/A	N/A	\$5,975

*The auction values displayed include typical equipment and adjustments for mileage and any of the following applicable accessories: engine size, drivetrain, and trim.

Selected Options

	Trade-In/Loan w/body	Retail w/body
Aluminum/Alloy Wheels		